



**Wilmette Park District**  
**1200 Wilmette Ave**  
**Wilmette, IL 60091**  
**847-256-6100**

- OFFICE USE ONLY -	
Date requested	_____
Date mailed	_____
Date approved	_____
Approved by:	_____
Parks & Rec Committee (>100)	_____
Certificate of Insurance and Endorsements rec'd	_____

## PERMIT AND AGREEMENT FOR PARK USE

**NOTE: The Wilmette Park District, at its discretion, may require you to obtain insurance coverage for this event. The District will require you to provide a Certificate of Insurance, listing the District as an additional insured, and also provide any and all endorsements to the policy. If these endorsements exclude the activities of your event, your application for a permit may be rejected. This documentation must be returned to the Park District no later than 72 hours before the event.**

DATE SUBMITTED \_\_\_\_\_ APPLICANT NAME \_\_\_\_\_

COMPANY REPRESENTING \_\_\_\_\_ PHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

DESCRIPTION OF EVENT ACTIVITIES \_\_\_\_\_

DATE OF EVENT \_\_\_\_\_ NUMBER OF PEOPLE \_\_\_\_\_ TIME: From \_\_\_\_\_ To \_\_\_\_\_

PARK \_\_\_\_\_ LOCATION IN PARK \_\_\_\_\_

NUMBER OF GRILLS \_\_\_\_\_ NUMBER OF TABLES \_\_\_\_\_ SPECIAL REQUIREMENTS \_\_\_\_\_

### INDEMNIFICATION AGREEMENT FOR PARK USE

This agreement made and entered into this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, by and between the Wilmette Park District and applicant first above written.

In consideration of the permission to use the above mentioned park location and pursuant to my obligations hereinafter contained, I agree the Wilmette Park District assumes no responsibility or liability for injury to myself or my guests or for damage to personal property to the fullest extent permitted by law. My rights to assert such responsibility are hereby waived. I agree to hold harmless and fully indemnify the Wilmette Park District from and against any and all damages, costs and expenses (including reasonable attorney's fees) sustained or incurred by the Park District as a result of any actions, proceedings, claims, lawsuits or judgments brought, asserted, commenced or rendered against it attributable to or resulting from my use of Park District property

I agree to return the Park District property to the condition it was in prior to my use of the location.

I agree to pay for any damages to the Park District property arising from my use and that of my guests and participants.

I agree that any and all cooking will be done only in the grills provided by the Park District and that my guests will not bring into or consume alcoholic beverages in the above-mentioned park and will comply with the rules, regulations and ordinances of the Park District.

I agree that if required, I will obtain insurance coverage and provide a Certificate of Insurance, listing the Wilmette Park District as an additional insured and provide any and all endorsements to the policy. I will present these documents to the Park District no later than 72 hours before this event before this permit will become valid.

The following insurance coverage must be obtained: (Place an "X" beside each required insurance coverage and have applicant initial each blank.

\_\_\_\_\_ Comprehensive General Liability (CGL) and, if necessary, commercial umbrella liability insurance with a limit of not less than \$1,000,000 per occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to the Park District.

\_\_\_\_\_ CGL shall not be endorsed to exclude athletic participation.

\_\_\_\_\_ Business Auto and Umbrella Liability and, if necessary, commercial umbrella liability insurance with a limit not less than \$1,000,000 per occurrence. Such insurance shall cover liability arising out of any auto including owned, hired and non-owned autos.

\_\_\_\_\_ Workers Compensation and Employers Liability Insurance shall not be less than \$1,000,000 each accident for bodily injury by accident or \$1,000,000 each employee for bodily injury by disease.

I acknowledge that I will be required to provide a Certificate of Insurance, listing the Park District as an additional insured, and also provide any and all endorsements to the policy. This documentation must be returned to the district no later than 72 hours before the event.

IN WITNESS HEREOF, the parties have executed this agreement as of the day and year first above written.

**WILMETTE PARK DISTRICT**

By: \_\_\_\_\_

Its Authorized Agent

Applicant

## **FREQUENTLY ASKED QUESTIONS ABOUT WILMETTE PARK DISTRICT INSURANCE EQUIREMENTS**

### **Why does the Park District require me or my organization to provide insurance coverage?**

Organizations, groups and individuals often request the use of parks and Park District facilities to hold a variety of special events and activities. While the Park District attempts to accommodate every reasonable request as a service to the community at large, some of these activities, by the nature of the event, pose certain loss and injury risks. The Park District may require you to obtain insurance coverage to provide for these potential losses. This is done to protect the District's assets and guarantee people can use and enjoy our parks and facilities now and in the future.

### **What is a Certificate of Insurance?**

A Certificate of Insurance is a special form issued by an insurance agent describing the type of coverage provided, the name of the company providing the insurance, the date the policy expires and the dollar amounts of coverage. This document furnishes the information about the policy but is not a legal document.

### **What is an "Additional Insured?"**

An additional insured is a person or organization, other than the named insured, who is added to the policy and is protected under the terms of the insurance contract.

### **What are policy endorsements?**

A policy endorsement is a written amendment attached to a policy modifying the terms of the insurance contract. For example, when an additional insured is added to the policy, or if the insurance company decides to exclude athletic participation from the coverage, a special form is filled out and attached to the actual policy.

### **Why would my policy exclude specific activities or events?**

If an insurance company believes an activity or event may be very risky and could cause the company to payout more money than it can charge for the insurance itself, it will write an endorsement with language excluding that particular activity. It is important to "read the fine print," and make sure the insurance coverage actually will protect you and the Park District for your specific event or activity.

### **What is Commercial General Liability Insurance?**

This type of insurance covers losses resulting from acts of people who might have been careless or negligent on the behalf of the insured.

### **Why would I need Workers Compensation or Automobile Liability Coverage?**

In certain situations where a company or organization would be bringing employees to a function or bringing company vehicles onto Park District property, these coverages may be required.

### **If my home owners' or renters' insurance will not provide coverage for this event, or if I believe it is too expensive, what can I do?**

The Park District has made arrangements with an insurance agency to assist people in obtaining the required coverage. The necessary forms can be obtained from the Park District.